



Number 41

January 2013

## Summary

This newsletter describes enhancements to the National Student Loan Data System (NSLDS) and the [NSLDS Professional Access](#) Web site. These enhancements include:

- Enhancements to Student Eligibility Functionality:
  - The inclusion of the Federal Pell Grant (Pell Grant) Lifetime Eligibility Used (LEU) percentage in the Institutional Student Information Record (ISIR) process.
  - The display of new Pell Grant LEU Limit warning icons.
  - The addition of the Unusual Enrollment History (UEH) Indicator to the prescreening and postscreening processes.
- Updates to Transfer Student Monitoring (TSM) and Financial Aid History (FAH) Reports, to include the Pell Grant LEU Limit Indicator and UEH Indicator.
- Modifications to Aggregate Calculations.
- Updates to Cohort Default Rate Loan Record Detail Reports.
- Modifications to CDR and Repayment Information Web Pages.

## Enhancements to Student Eligibility Functionality

### Pell Grant LEU on ISIR

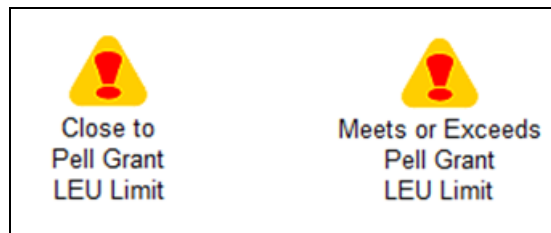
Beginning with the 2013-2014 Award Year, Pell Grant Lifetime Eligibility Used (LEU) percentages are provided by NSLDS and are included along with the Pell Lifetime Limit Flag values on the ISIR.

In addition, the Pell Lifetime Limit Flag value of 'H' has been updated to reflect the following:

'H' = High % warning (Pell LEU is between 400.000% and 500.000%).

### New Pell Grant LEU Warning Icons

The [NSLDS Professional Access](#) Web site now displays the following new warning icons on the NSLDS Loan History, Grant, Aid Overpayment, and Student Access Interface pages for students who are close to their Pell Grant LEU Limit and those who have met or exceeded their Pell Grant LEU Limits:



- The “Close to Pell Grant LEU Limit” warning icon displays for students whose LEU percentages are between 500.001% and 599.999%.
- The “Meets or Exceeds Pell Grant LEU Limit” warning icon displays for students whose LEU percentages are greater than or equal to 600.000%.

Code	Warning	Threshold
E	Meets or Exceeds Pell Grant LEU Limit	Greater than or equal to 600.000%
C	Close to Pell Grant LEU Limit	Between 500.001% and 599.999%
H	High Percentage Warning	Between 400.000% and 500.000% *
N	No Problem	Less than or equal to 399.999%

\* previously between 450.000% and 500.000%

In addition, we updated the 2012-2013 and 2013-2014 Award Year postscreening processes to only postscreen students who are Pell-eligible and who have met the above Pell Grant LEU thresholds for the applicable award year. With this enhancement, there will be a reduction in the number of postscreened ISIRs.

## Unusual Enrollment History (UEH) Indicator

New for the 2013-2014 Award Year is the UEH Indicator. This indicator is included in the prescreening process and will appear when the student's prior enrollment results in a questionable enrollment history. The prescreening values for UEH are:

- '2' = Possible Enrollment History Problem,
- '3' = Questionable Enrollment History, and
- 'N' = Enrollment History not Unusual.

We will provide guidance on the new UEH Indicator in forthcoming guidance posted to the [IFAP Web site](#).

The following new postscreening reason code has been added to the 2013-2014 postscreening process:

- '24' = Unusual Enrollment History Pattern

This reason code is used to alert schools when a change to a student's COD Pell Grant payment information causes a change to their UEH Indicator. Pell Grant awards from the three previous award years, 2010-2011, 2011-2012, and 2012-2013 will be monitored for the 2013-2014 Award Year when establishing a student's UEH Indicator.

## Updates to Transfer Student Monitoring and Financial Aid History Reports

As a reminder, and as described in the [NSLDS Transfer Student Monitoring/Financial Aid History Processes and Batch File Layouts for 2013-2014](#) (published November 16, 2012), beginning with the 2013-2014 Award Year, the Pell Grant LEU Limit Indicator and the new UEH Indicator were added to the Transfer Student Monitoring and Financial Aid History reports to assist schools with monitoring students' continued eligibility for Title IV student aid.

<b>STUDENT LOANS:</b>			
Outstanding Principal Bal:	\$222,229	Current Year Loan Amount:	\$222,229
Pell Grant			
Lifetime Eligibility Used %:	ZZZ9.999	LEU Limit Ind: X	Unusual Enrollment History Ind: X
Aggregate Amounts for		Total	% Eligibility
TEACH Grant:		Disbursed:	Used:
Undergraduate/Post Baccalaureate:		\$222,229	ZZ9.9999
		0000.0000	0000.0000
			Elig. Amount Remaining:
			\$222,229
			0000.0000

## Modifications to Aggregate Calculations

Beginning January 1, 2013, we updated the Title IV loan aggregate total calculations that are displayed on the [NSLDS Professional Access](#) Web site as well as on the student's ISIR, TSM, and FAH for the 2012-2013 and 2013-2014 Award Years to better account for reported capitalized interest. This change will help schools better assess the aggregate totals.

### Capitalized Interest

We are now excluding reported capitalized interest from calculations of

Loan Aggregate Outstanding Principal Balances (OPB) for open, non-consolidation loans 90 days or older.

Prior to this change, we looked for the lesser of the following three amounts:

- Total Disbursement Amount
- Loan Amount minus Cancellation and Refund Amounts
- Outstanding Principal Balance (OPB)

Now, we will look for the lesser of the following three amounts:

- Total Disbursement Amount
- Loan Amount minus Cancellation and Refund Amounts
- Outstanding Principal Balance (OPB) minus reported Capitalized Interest\*

If the Loan OPB minus reported Capitalized Interest equals \$0 the Loan Aggregate OPB will be reported as \$0.


**\*Note:** Capitalized Interest is only reported to NSLDS by the Department's federal loan servicers on Direct Loans and FFEL Loans that are owned by the Department.

### Capitalized Interest Flag

We have modified the display of the Capitalized Interest Flag on the [NSLDS Professional Access](#) loan history page. The Capitalized Interest Flag now displays when one of the following conditions is met:

- The OPB of an open loan is greater than \$0 and the Capitalized Interest is greater than \$0 (see Amounts for Loan on the Loan Detail Web page), or
- The OPB of an open loan is greater than the total disbursement amount.

In addition, the Capitalized Interest Flag mouse-over text was modified to no longer display a dollar amount – instead, the display text reads “Amount includes capitalized interest”. When this flag is displayed, the school may then determine which of the above conditions has been met to determine the capitalized interest amount with greater ease.

2		SU - FFEL STAFFORD UNSUB		Status: <b>RP</b> as of 02/03/2010		<a href="#">Loan Detail</a>	
		<a href="#">FSA NSLDS COLLEGE - ATLANTA - 00301004</a>					
Guaranteed Amt:	\$6,000	Disbursed Amt:	\$6,000	 OPB:	\$6,291	Agg. OPB:	\$6,000
Loan Date:	05/13/2009	Sep. Loan Ind:	A	Loan	Amount includes capitalized interest.		
Last Disb. Date:	05/18/2009	Last Disb. Amt:	\$6,000	Acad. Ev.			
ED Servicer:		DEPT OF ED/GREAT LAKES - 581					

	<p>The Capitalized Interest Flag will not display when any of the following conditions are met:</p> <ul style="list-style-type: none"> <li>• The OPB of an open loan is \$0,</li> <li>• When an open loan has no reported capitalized interest and the OPB is less than or equal to the total disbursement amount, or</li> <li>• When a loan is closed.</li> </ul> <p>The Capitalized Interest Flag field will continue to display on the TSM and FAH Reports.</p> <p><b>Consolidation Loans</b></p> <p>Also new for January 2013 is an improvement to how the underlying loans of Direct Unsubsidized Consolidation Loans (D5) and Direct Subsidized Consolidation Loans (D6) are identified and included in aggregate totals. We recently discovered a linking issue that caused some underlying loans of D5 and D6 loans to be considered as undergraduate subsidized loans, resulting in unexpected undergraduate and graduate aggregate totals. Total aggregate amounts were not impacted by the linking issue but there were some cases where the undergraduate and graduate totals did not add up to the borrower's aggregate loan totals.</p> <p>With the improvement to how underlying loans are linked to D5 and D6 loans, schools may have seen a slight increase in the number of postscreened ISIRs for the 2012-2013 Award Year as the undergraduate subsidized aggregate totals are adjusted to display more accurate (and lesser) amounts. While schools can anticipate an increase in the number of postscreened ISIRs, they will find that these enhancements to the aggregate calculations will enhance the ability to counsel, award, and advise students.</p>
<p><b>Updates to Cohort Default Rate Loan Record Detail Reports</b></p>	<p><b>School Cohort Default Rate History Report Layout (DRC035) Updates</b></p> <p>Modifications have been made to the extract and pre-formatted report versions of the Loan Record Detail Report (LRDR). The extract version includes the addition of the Current Guaranty Agency (GA)/Federal Servicer Code to assist in identifying the GA or Federal Loan Servicer that serviced the loan at the time of the CDR calculation. Additionally, we have removed loan program-specific fields. The modified extract file layout will be effective January 31, 2013; however, the Current Guaranty Agency (GA)/ Federal Servicer Code will only be available only for Cohort Years 2011 (2-year) and 2010 (3-year) and beyond.</p> <p><b>School Repayment Information LRDR Layouts (DRC015 and DRC016)</b></p> <p>The School Repayment Information LRDR layouts that support Repayment Information rates, calculated monthly, have also been modified. The updates will impact all LRDR extract requests for the School Information rates submitted on or after January 31, 2013.</p>

### Report Updates:

The *pre-formatted* report version of the School Cohort Default Rate History Report Layout has been updated to include the following change:

- The Individual Program Tally and Federal Family Education Loan (FFEL)/Direct Loan (DL) columns have been removed from the trailer.

The updates to the *extract* version of all three reports (DRC035, DRC015, and DRC016) include the following changes:

- The Title IV Program field has been removed from the header record.
- The Current Guaranty Agency (GA)/Federal Servicer Code field has been added to the detail record.
- The Program Type and Usage Two fields have been removed from the detail record.
- The following fields have been removed from the trailer record:
  - FFEL Program Count (Numerator)
  - FFEL Program Count (Denominator)
  - Direct Program Count (Numerator)
  - Direct Program Count (Denominator)
  - FFEL Total Outstanding Principal Balance at Default
  - FFEL Total Outstanding Interest Balance at Default
  - FFEL Total Outstanding Principal Balance at Repayment
  - FFEL Total Outstanding Interest Balance at Repayment
  - Direct Total Outstanding Principal Balance at Default
  - Direct Total Outstanding Interest Balance at Default
  - Direct Total Outstanding Principal Balance at Repayment
  - Direct Total Outstanding Interest Balance at Repayment
- The trailer record updates also include the removal of the word 'Dual' from the title of the following fields:
  - Dual Outstanding Principal Balance at Default
  - Dual Outstanding Interest Balance at Default
  - Dual Total Outstanding Principal Balance at Repayment
  - Dual Total Outstanding Interest Balance at Repayment
- The trailer record still includes the following fields:
  - Loan Record Detail Report Numerator Count
  - Loan Record Detail Report Denominator Count

NOTE: The modifications to the LRDR layout do not affect the record length of the extract file.

The updated extract file layouts are available on the [NSLDS Record Layouts page of the Information for Financial Aid Professionals \(IFAP\)](#).

[Web site](#) for the following NSLDS reports:

- Report ID: DRC035 – School Cohort Default Rate History Report Layout,
- Report ID: DRC015 – 24-Month School Repayment Information Loan Record Detail Report, and
- Report ID: DRC016 – 36-Month School Repayment Information Loan Record Detail Report.

## Modifications to CDR and Repayment Information Web Pages

Modifications to the [NSLDS Professional Access](#) Web site include the removal of the FFEL and DL numerator and denominator columns from the Repayment Information page. Additionally, the Program Type column on the CDR page and the School Cohort Default Loan Detail Report (DRC035) page is no longer displayed. These modifications are described more fully below:

### Repayment Information Page

On the Repayment Information Page (link from the ORG Tab) the FFEL and DL NUM and DENOM columns have been removed, along with the associated percentages. The DUAL NUM and DUAL DENOM columns have been renamed 'Numerator' and 'Denominator', removing DUAL from the title of the column.

**Repayment Information**

The following information reflects the current repayment status of certain borrowers in FFEL and Direct loan programs who attended a school during a specific period. This information has no relationship to the calculation of draft or official cohort default rates for a school and will not be used in that process. This data is provided solely for informational purposes and may not be used in any administrative procedure. The information reported is based on information provided by the Guaranty Agency that guaranteed the loan or by the Direct loan Servicer.

	Numerator Date Range	Denominator Date Range	Numerator	Denominator	%	Date Processed
1	11/2009-10/2012	11/2009-10/2010	399	18902	2.1	12/02/2012
2	11/2010-10/2012	11/2010-10/2011	525	21326	2.4	12/01/2012
3	10/2009-09/2012	10/2009-09/2010	490	21795	2.2	11/02/2012
4	10/2010-09/2012	10/2010-09/2011	476	21980	2.1	11/01/2012
5	09/2009-08/2012	09/2009-08/2010	482	22123	2.1	10/02/2012
6	09/2010-08/2012	09/2010-08/2011	473	22212	2.1	09/30/2012

### School Cohort Default Rate Page

The CDR page link is also located under the ORG Tab. The Program Type column has been removed from the CDR page.

**Cohort Default Rate History List**

Fiscal Year	Rate Type	Program Type	Numerator	Denominator	Rate	Process Date
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### School Cohort Default Rate History Report Page (DRC035)

The DRC035 Report is located under the Report Tab and can be accessed by selecting the blue number found before the report name. The Program Type column on the DRC035 Report request page has been modified by removing the Program Type column.

Cohort Default Rate History List							
Select	Fiscal Year	Rate Type	Program Type	Numerator	Denominator	Rate	Process Date

### Customer Support Reminder

The [Default Prevention and Management](#) Web site provides default-related information, references, resources, and contact information. The [Cohort Default Rate Guide](#) can be accessed on this Web site.

Please remember to keep your [NSLDS Professional Access](#) Web site ORG contacts current and always list a Primary Contact for your organization.

The NSLDS Customer Support Center at 800/999-8219 is available Monday through Friday from 8:00 A.M. to 9:00 P.M. (ET). You may also contact Customer Support by e-mail at [nslds@ed.gov](mailto:nslds@ed.gov). Callers in locations without access to 800 numbers may call 785/838-2141 (this is not a toll free number).